

Amendments to the Claims:

1. (Currently Amended) A method for printing and verifying checks over a network comprising the following steps:
connecting a client computer to a merchant server at a location remote from the client computer;
transmitting an order from the client computer to the merchant server;
using the client computer to select selecting payment by check;
connecting the client computer to a check server;
inputting customer data at the client computer;
transmitting customer data from the client computer to the check server;
transmitting customer data from the check server to a check verification server;
transmitting an approval from the check verification server to the check server; and
printing a check including data from the check server as a negotiable instrument at the remote location; and
~~confirming the order or payment by a message from the merchant server to the client computer and the check verification sender.~~
2. (Cancelled)
3. (Currently Amended) The method of Claim 1 where the network is the Internet further comprising confirming the order or payment by a message from the merchant server to the client computer and the check server by sending an electronic mail message to the client computer and the check server, where receipt of the confirming electronic message by the check server determines whether printing of the check is permitted.
4. (Original) The method of Claim 1 where the check is printed by a secure printer connected to a check printing station at the remote location.

5. (Original) The method of Claim 1 further comprising the steps of:
storing the approval from the check verification server in a merchant file in the check server; and,
downloading the merchant file from the check server to a check printing station.
6. (Currently Amended) ~~A method for printing and verifying checks over a network~~ ~~The method of claim 5 further comprising the following steps:~~
~~connecting a client computer to a merchant server at a location remote from the client computer;~~
~~transmitting an order from the client computer to the merchant server;~~
~~selecting payment by check;~~
~~connecting the client computer to a check server;~~
~~inputting customer data at the client computer;~~
~~transmitting customer data from the client computer to the check server;~~
~~transmitting customer data from the check server to a check verification server;~~
~~transmitting an approval from the check verification server to the client computer and in addition to the check server;~~
~~storing the approval from the check verification server in a merchant file in the check server;~~
~~downloading the merchant file from the check server to a check printing station;~~
~~printing a check with a secure printer connected to the check printing station at the location remote from the client computer; and~~
~~confirming payment by a message from the merchant server to the client computer and the check verification server.~~

7. (Currently Amended) The method of Claim 6 where the check is printed using a secure printer connected to the check printing station and the secure printer is a magnetic ink character recognition-enabled printer.
8. (Cancelled)
9. (Original) The method of Claim 6 where the network is the Internet.
10. (Original) The method of Claim 6 where the approval comprises the customer data transmitted from the client computer to the check server.
11. (Currently Amended) ~~A method for printing and verifying checks over a network comprising the following steps: The method of claim 6 where connecting a client computer to a merchant server at a location remote from the client computer;~~
~~transmitting an order from the client computer to the merchant server;~~
~~selecting payment by check;~~
~~connecting the client computer to a check server;~~
~~inputting customer data at the client computer;~~
~~transmitting customer data from the client computer to the check server;~~
~~transmitting customer data from the check server to a check verification server;~~
~~transmitting an approval from the check verification server to the client computer and the check server where the approval comprises a guarantee of payment to a merchant;~~
~~and~~
~~printing a check at the location remote from the client computer.~~
- 12-15. (Cancelled)

16. (Currently Amended) A system for settling and verifying checks over a network comprising:

a client computer connected via a network to a merchant server at a location remote from the client computer;

a merchant server connected to a check printing station, a printer and a check server via a network, the check printing station, the printer, and the check server being at a location remote from the client computer;

the check server connected via a network to a check verification server at a location remote from the client computer, the merchant server, the check server, the printing station, and the printer;

~~the client computer transmitting an order to a merchant server at a location remote from the client computer;~~

~~the client computer selecting payment by check;~~

~~the client computer being connected to a check server;~~

~~customer data being inputted into the client computer and transmitted to the check server;~~

~~the customer data being transmitted from the check server to a check verification server;~~

~~an approval being transmitted from the check verification server to the client computer and the check server;~~

~~the approval being stored in a merchant file in the check server; the merchant file being downloaded from the check server to the check printing station;~~

the check server comprising a merchant file, the merchant file comprising an approval transmitted from the check verification server, information identifying an order transmitted from the client computer to the merchant server, and customer data inputted into the client computer and transmitted from the client computer to the check server;

the check printing station comprising a copy of the merchant file downloaded from the check server such that the check printing station can use the downloaded merchant file to print a check using the printer; and

~~a check being printed by the printer at a location remote from the client computer, and a message transmitted by the merchant server, confirming the order or payment, to the client computer and the client verification server.~~

the merchant server comprising a mechanism for confirming the order or payment to the client computer and the client verification server.

17. (Original) The system of Claim 16 where the network is the ACH network.
18. (Original) The system of Claim 16 where the network is the Internet.
19. (Original) The system of Claim 16 where the printer is a magnetic ink character recognition-enabled printer.
- 20-22. (Cancelled)
23. (New) A method for printing and verifying checks over a network for a customer to remotely purchase goods or services from a merchant using a check printed by the merchant, the method comprising:
a merchant printing a check including magnetic ink characters that identify a customer's checking account in a first location as payment for a customer's selection, from a second location remote from the first location, of goods and/or services offered by the merchant; where
the check is a negotiable instrument when printed by the merchant.
24. (New) The method of claim 23 wherein the customer utilizes a web browser to make the selections, to preview the check before it is printed, and to authorize the merchant to print the check.

25. (New) The method of claim 23 wherein the merchant prints the check by downloading a merchant file from a check server accessed via the Internet and utilizing the merchant file at a check printing station to print the check.
26. (New) The method of claim 23 further comprising:
 - using a web browser on a client computer to
 - connect to a merchant web server at a location remote from the client computer,
 - view a merchant web site located on the merchant server and comprising
 - hypertext markup language (HTML) source code and a merchant database,
 - select goods or services from the web site, and
 - select payment by check for the selected goods and services, where payment selection is accomplished by means allowed by HTML source code of the merchant web site; then
 - using the HTML source code of the merchant web site to
 - cause the web browser to connect to a check web server that is not the merchant web server or the client computer, where the web server includes a check server database,
 - transmit customer data stored in the merchant database to the check server,
 - transmit transaction data to the check server, the transaction data including an indicator of whether to print a check immediately or at a later time; then
 - using the web browser on the client computer to
 - display a request from the check server for customer data where displaying the request causes data stored in the merchant database and transmitted to the check server to be displayed as filled in fields,
 - pass a unique number generated by the check server and used to associate a proper record in the check server database with the customer to the merchant web server, the merchant web server using the unique number to

associate a proper record in the merchant server database with the customer,

transmit magnetic ink character recognition (MICR) line information including a routing number to the check web server, the check web server verifying the validity of the routing number and causing the web browser to prompt the customer for a correct routing number if the routing number is invalid,

display a preview of a check to be printed; and

using the check web server

to obtain an approval from a check verification web server of a check verification service provided, the approval indicating a guarantee of payment by the check verification service provided, and

to store the obtained approval in a merchant file; and then

downloading the merchant file from the check web server to a printing station and printing the check.